Debtor 1 MICHAEL LUMB Check if this is:	Fill	in this informa	ation to identify yo	our case:						
Debtor 2 Spouse, if filing)	Debtor 1 MICHAEL LUMB							eck	if this is:	
United States Bankrupty Court for the: EASTERN DISTRICT OF PENNSYLVANIA Official Form 106J Schedule J: Your Expenses 12/1:3216 ((If known) Schedule J: Your Expenses 12/1:3216 (If known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? No. Go to line 2. Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? Do not list Debtor 1 and Yes. Fill out this information for Debtor 2. Do not state the dependents names. SON 16 Yes. SON 16 Yes. SON 16 Yes. No. Out the top of any additional pages, write your name and case number (If known). Answer every question. No. Out list Debtor 1 and Pyes. Fill out this information for Debtor 2. SON 16 No. Out of the Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. SON 16 No. Out list Debtor 1 and Pyes. SON 16 No. Out list Debtor 1 and Pyes. Pendent's relationship to Dependent's age like with your list with y								Ar	n amended filing	
United States Bankruptey Court for the: _EASTERN DISTRICT OF PENNSYLVANIA	1									
Case number 21-13216 (# krown) Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Batti Describe Your Household Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Do not list Debtor 1 and Pyes. Fil out this information for Debtor 2. Do not state the dependents Do not state the dependents names. SON 16 Yes SON 16 Yes No Yes Son No Yes Son No Yes Son This provide the provident of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106.) The rental or home ownership expenses for your residence, include first mortgage apprenents and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. S 1,000 4d. Home maintenance, repair, and upkeep expenses 4d. S 0,000	(Spo	ouse, if filing)						13	B expenses as of	the following date:
Official Form 106J Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Ratt Describe Your Household	Unit	ed States Bank	ruptcy Court for the	: EASTE	RN DISTRICT OF PENI	NSYLVANIA		M	M / DD / YYYY	
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4d. Homeowner's association or condominium dues 4d. \$ 0.00				s, or renter	's insurance					
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	5.					home equity loans		_		0.00 0.00

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Utilities:				
6a. Ele	ectricity, heat, natural gas	6a.	\$	245.00
6b. Wa	ater, sewer, garbage collection	6b.	\$	180.00
6c. Te	lephone, cell phone, Internet, satellite, and cable services	6c.	\$	360.00
6d. Ot	her. Specify: CABLE & INTERNET	6d.	\$	365.00
Food an	d housekeeping supplies	7.	\$	910.00
Childcar	e and children's education costs	8.	\$	105.00
Clothing	, laundry, and dry cleaning	9.	\$	175.00
D. Persona	I care products and services	10.	\$	165.00
1. Medical	and dental expenses	11.	\$	70.00
2. Transpo	rtation. Include gas, maintenance, bus or train fare.			
	clude car payments.	12.	· <u> </u>	335.00
	nment, clubs, recreation, newspapers, magazines, and books	13.	·	65.00
	le contributions and religious donations	14.	\$	10.00
5. Insuran o				
	clude insurance deducted from your pay or included in lines 4 or 20.	45-	Φ.	2.22
	e insurance	15a. 15b.		0.00
	alth insurance		*	0.00
	hicle insurance	15c.	·	400.00
	her insurance. Specify:	15d.	\$	0.00
Specify:	o not include taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
	ent or lease payments:	4=	•	
	r payments for Vehicle 1	17a.	·	559.00
	r payments for Vehicle 2	17b.	·	0.00
	her. Specify: SOLAR PANEL	17c.		161.00
	her. Specify:	17d.	\$	0.00
deducte	ments of alimony, maintenance, and support that you did not repo d from your pay on line 5, <i>Schedule I, Your Incom</i> e (Official Form 10			0.00
-	yments you make to support others who do not live with you.		\$	0.00
Specify:		19.	_	
	al property expenses not included in lines 4 or 5 of this form or on a			2.22
	ortgages on other property	20a.		0.00
	al estate taxes	20b.		0.00
	operty, homeowner's, or renter's insurance	20c.	·	0.00
	nintenance, repair, and upkeep expenses	20d.	*	0.00
	meowner's association or condominium dues	20e.	·	0.00
 Other: S 	pecify:	21.	+\$	0.00
2. Calculat	e your monthly expenses			
	lines 4 through 21.		\$	6,259.00
	y line 22 (monthly expenses for Debtor 2), if any, from Official Form 106	J-2	\$	3,200.00
	line 22a and 22b. The result is your monthly expenses.		\$	6,259.00
3. Calculat	e your monthly net income.			
	py line 12 (your combined monthly income) from Schedule I.	23a.	\$	11,432.00
	py your monthly expenses from line 22c above.	23b.	·	6,259.00
	1,,, , . ,	_5~.		0,200.00
	btract your monthly expenses from your monthly income.	00	œ.	£ 172 00
Th	e result is your monthly net income.	23c.	D	5,173.00
For examp modification	expect an increase or decrease in your expenses within the year aftile, do you expect to finish paying for your car loan within the year or do you expect to the terms of your mortgage?			ease or decrease because o
■ No.	Fundada barra			
Yes.	Explain here:			